

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Myee D Bennett § Case No. 16-03717
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/08/2016 . The undersigned trustee was appointed on 02/08/2016 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 120,168.75

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	78,718.17
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 26,450.58

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/29/2016 and the deadline for filing governmental claims was 08/08/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 8,508.44 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 8,508.44 , for a total compensation of \$ 8,508.44 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 22.76 , for total expenses of \$ 22.76 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/15/2017 By: /s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 16-03717 TAB Judge: Timothy A. Barnes Trustee Name: STEVEN R. RADTKE
Case Name: Myee D Bennett Date Filed (f) or Converted (c): 02/08/2016 (f)
341(a) Meeting Date: 03/07/2016
For Period Ending: 03/15/2017 Claims Bar Date: 07/29/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 510 Palace Ct. Schaumburg IL 60194-0000 Cook	69,000.00	69,000.00		120,168.75	FA
2. 2012 Nissan Sentra Carmax Auto Finance Secured Lien \$20,320	8,775.00	8,775.00		0.00	FA
3. Household Goods & Furniture	800.00	0.00		0.00	FA
4. Tv & Electronics	500.00	0.00		0.00	FA
5. Normal Apparel	300.00	0.00		0.00	FA
6. American Chartered	150.00	0.00		0.00	FA
7. 2015 Federal Income Tax Refund of \$3,318 less tax preparatio (u)	3,129.00	0.00		0.00	FA
8. 2015 State Income Tax Refund -\$403; includes earned income c (u)	403.00	84.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$83,057.00	\$77,859.00	\$120,168.75	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

3/2017 Prepare TFR
2/2017 Received proceeds of sale; begin preparation of fee application
1/2017 Obtained Court approval to sell Debtor's home
10/2016 Broker employed
6/2016 Interviewing brokers
4/2016 Possible equity in residential real estate located at 510 Palace Court, Schaumburg, IL

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Exhibit A

Initial Projected Date of Final Report (TFR): 06/30/2018

Current Projected Date of Final Report (TFR): 06/30/2018

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-03717
Case Name: Myee D Bennett

Trustee Name: STEVEN R. RADTKE
Bank Name: Associated Bank
Account Number/CD#: XXXXXX6313
Checking

Exhibit B

Taxpayer ID No: XX-XXX5189
For Period Ending: 03/15/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/07/17		First American Title Company, Park Ridge 1300 Higgins Road, Suite 101 Park Ridge, IL 60068	Proceeds of sale of trustee's right, title and interest in real estate		\$26,450.58		\$26,450.58
			Gross Receipts \$120,168.75				
			City/Town Taxes 07/01/16 to 12/30/16 (\$1,335.89)	2500-000			
			County Taxes 07/01/16 to 12/30/16 (\$248.88)	2500-000			
		First American Title Company	Owner's Policy (\$1,600.00)	2500-000			
		First American Title Company	State of IL Owner's Policy Fee (\$3.00)	2500-000			
		First American Title Company	Settlement/Closing Fees (\$600.00)	2500-000			
		Cook County Collector	County Property Taxes (\$1,335.90)	2500-000			
		First American Title Company	Commitment Update Search (\$125.00)	2500-000			
		First American Title Company	Service/Handling Wire Transfer Fee (\$40.00)	2500-000			
		First American Title Company	Tax Payment Service Fee (\$50.00)	2500-000			
		Coldwell Banker	Real Estate Commission (\$3,295.00)	3510-000			
		BHHS Koenig Rubloff	Real Estate Commission (\$2,705.00)	3510-000			
		Cook County Recorder of Deeds	State Transfer Tax (\$120.00)	2500-000			
		Cook County Recorder of Deeds	County Transfer Tax (\$60.00)	2500-000			
		Wells Fargo	Mortgage Payoff good thru 02/06/17 (\$65,419.50)	2500-000			
		Sheffield Manor Condominium Association	Association Dues (\$1,050.00)	2500-000			

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-03717
Case Name: Myee D Bennett

Trustee Name: STEVEN R. RADTKE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6313

Checking

Taxpayer ID No: XX-XXX5189

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/15/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Sheffield Manor Condominium Association	February Assessment (\$189.00)	2500-000			
		Sheffield Manor Condominium Association	Replacement Coupon Book (\$50.00)	2500-000			
		American Property Managment of Illinois	PAL Closing Fee (\$50.00)	2500-000			
		Myee D. Bennett	Payment in Full of Homestead Exemption (\$15,000.00)	8100-002			
		DiMonte & Lizak LLC	Reimbursement for HOA Fee (\$230.00)	2500-000			
		Alana Karras	Reimbursement for Schaumburg Transfer Stamp (\$120.00)	2500-000			
		Alana Karras	Reimbursement of Water Bill (\$41.00)	2500-000			
		First American Title Company	Closing Protection Coverage-Seller (\$50.00)	2500-000			
	1		510 Palace Ct. Schaumburg IL 60194-0000 Cook \$120,168.75	1110-000			

COLUMN TOTALS	\$26,450.58	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$26,450.58	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$26,450.58	\$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6313 - Checking	\$26,450.58	\$0.00	\$26,450.58
	\$26,450.58	\$0.00	\$26,450.58
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$93,718.17		
Total Net Deposits:	\$26,450.58		
Total Gross Receipts:	\$120,168.75		

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-03717

Date: March 15, 2017

Debtor Name: Myee D Bennett

Claims Bar Date: 7/29/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$8,508.44	\$8,508.44
100 2200	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$22.76	\$22.76
100 3210	DiMonte & Lizak, LLC 216 West Higgins Road Park Ridge, IL 60068	Administrative		\$0.00	\$11,950.00	\$11,950.00
100 3220	DiMonte & Lizak, LLC 216 West Higgins Road Park Ridge, IL 60068	Administrative		\$0.00	\$221.00	\$221.00
100 3410	Popowcer Katten Ltd. 35 East Wacker Drive, Suite 1550 Chicago, IL 60601-2124	Administrative		\$0.00	\$969.00	\$969.00
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$1,169.00	\$1,650.95	\$1,650.95
2 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$657.91	\$657.91
3 300 7100	The Illinois Department Of Emplyment Security The Illinois Attorney General's Office 33 S. State St. Ste. 992 Chicago, Il 60490	Unsecured		\$6,762.00	\$6,762.00	\$6,762.00

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-03717

Date: March 15, 2017

Debtor Name: Myee D Bennett

Claims Bar Date: 7/29/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
4 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$0.00	\$5,411.06	\$5,411.06
5 300 7100	Midland Funding, Llc P.O. Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$3,076.78	\$3,076.78
6 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$360.68	\$360.68
7 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$374.90	\$374.90
8 300 7100	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison, Wi 53708-8973	Unsecured		\$48,582.00	\$60,607.10	\$60,607.10
9 300 7100	Capital One Na C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$0.00	\$1,048.81	\$1,048.81
10 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (H H Gregg) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$846.90	\$846.90
11 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Ashley Homestore) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$695.04	\$695.04
Case Totals				\$56,513.00	\$103,163.33	\$103,163.33

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-03717

Case Name: Myee D Bennett

Trustee Name: STEVEN R. RADTKE

Balance on hand \$ 26,450.58

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: STEVEN R. RADTKE	\$ 8,508.44	\$ 0.00	\$ 8,508.44
Trustee Expenses: STEVEN R. RADTKE	\$ 22.76	\$ 0.00	\$ 22.76
Attorney for Trustee Fees: DiMonte & Lizak, LLC	\$ 11,950.00	\$ 0.00	\$ 11,950.00
Attorney for Trustee Expenses: DiMonte & Lizak, LLC	\$ 221.00	\$ 0.00	\$ 221.00
Accountant for Trustee Fees: Popowcer Katten Ltd.	\$ 969.00	\$ 0.00	\$ 969.00

Total to be paid for chapter 7 administrative expenses \$ 21,671.20

Remaining Balance \$ 4,779.38

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 81,492.13 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 1,650.95	\$ 0.00	\$ 96.83
2	Quantum3 Group Llc As Agent For	\$ 657.91	\$ 0.00	\$ 38.59
3	The Illinois Department Of Emplment Security	\$ 6,762.00	\$ 0.00	\$ 396.58
4	Capital One Bank (Usa), N.A.	\$ 5,411.06	\$ 0.00	\$ 317.35
5	Midland Funding, Llc	\$ 3,076.78	\$ 0.00	\$ 180.45
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 360.68	\$ 0.00	\$ 21.15
7	Pyod, Llc Its Successors And Assigns As Assignee	\$ 374.90	\$ 0.00	\$ 21.99
8	Us Dept Of Education	\$ 60,607.10	\$ 0.00	\$ 3,554.51
9	Capital One Na	\$ 1,048.81	\$ 0.00	\$ 61.51
10	Portfolio Recovery Associates, Llc	\$ 846.90	\$ 0.00	\$ 49.67
11	Portfolio Recovery Associates, Llc	\$ 695.04	\$ 0.00	\$ 40.75

Total to be paid to timely general unsecured creditors	\$ <u>4,779.38</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE